

Fig.1

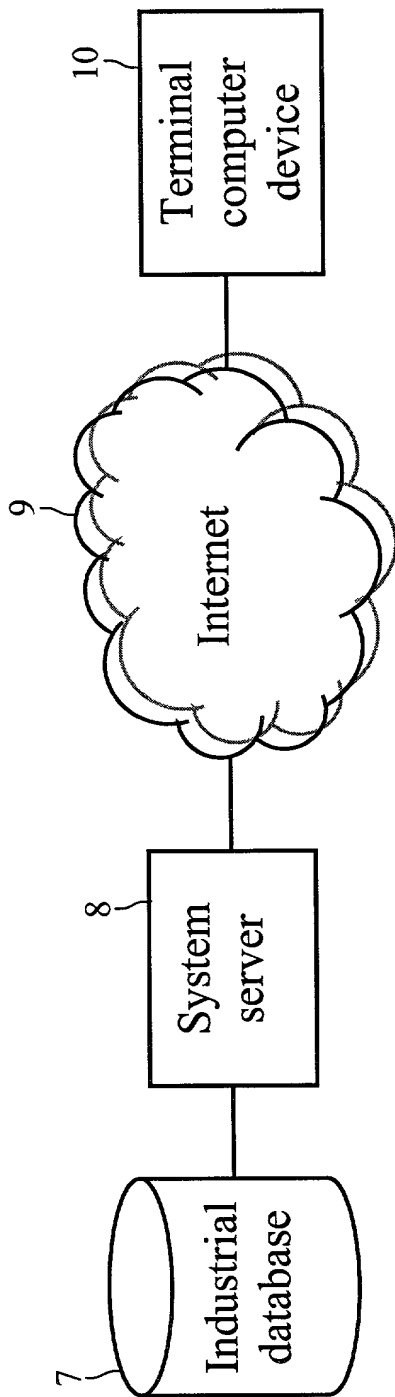


Fig.2

The number of years for the diagnosis :	3 years				
Company name :	Xin-Ju technology incorporated limited				
Establish data :	19 01	8	1	Y	01 M
Capital :	197,000,000 \$				
Company address :	102,Jen Ai Rd, Sec.3,Taipei 106,Taiwan,ROC				
Company telephone number :	12345678				
Primary Banking Institution :	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input checked="" type="radio"/> 3 above				
Primary Banking Institution name :	<input type="text" value="Tshi bank"/> <input type="text" value="Land bank"/> <input type="text" value="Seas Chinese"/> <input type="text" value="Fubon bank"/> <input type="text"/>				
Industry category :	<input type="text" value="moniter"/> <input type="button" value="moniter"/>				
Staple :	<input type="text" value="computer monitor"/>				
Primary marketing area :	<input type="text" value="Taiwan"/>				
Ratio of import to export :	Import <input type="text" value="90"/> % Export <input type="text" value="10"/> %				
Related enterprise :	<input type="radio"/> none <input type="radio"/> 2 <input type="radio"/> 3 <input checked="" type="radio"/> 3 above				
	<input type="button" value="reset"/>				

Fig.3

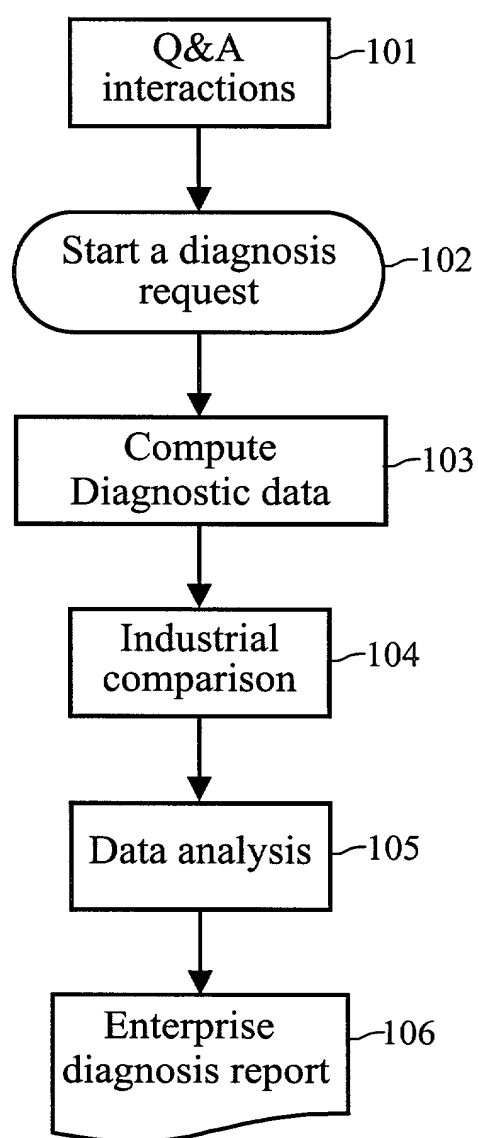


Fig.4

4. Finance analysis advice

1.	The company is a mid-size company with the major banks with whom the credits opened being Tai-Shin Bank, Taiwan Business Bank, The Land Bank, Bank of Overseas Chinese, and Fubon Bank; the major banks with whom the credits opened are so numerous that it should be decreased to 2 or 3 banks.
2.	The company's average sales revenue growth rate for the last three years is 70.86%, much better than the average 27.16% for other companies in the same field, a phenomenon that manifests the excellent business growth of the company. Yet for the latest year the growth rate is 14.04%, showing that the growth for the company is slowing down; thus it should be noticed if there is any substantial influence from the overall industry environment, or the company growth reaches the bottleneck.
3.	The company's average sales revenue growth rate per person for the last three years is 37.61%, much better than the average 14.75% for other companies in the same field, a phenomenon that manifests the excellent business growth per person in the company. Yet for the latest year the growth rate is 14.04%, showing that the growth for per person in the company is slowing down; thus it should be noticed if there is any substantial influence from the overall industry environment, or the company's human resource structure should be adjusted.
4.	The company's average sales revenue per person for the last three years is \$3,014,724, almost equivalent to the average \$3,554,000 per person for other companies in the field, showing that the employees' productivity in the company is almost equivalent to that in other companies in the field. For the latest year the average sales revenue per person is \$3,765,298, a figure that is almost equivalent to the average figure per person for other companies in the field, thus leaving space for improvement.
5.	The company's Debt/Asset ratio decreased first but is increasing; for the latest year, the Debt/Asset ratio is 27.63%, lower than the average 51.20% for other companies in the same field, showing that the company's own capital is sufficient, and the Debt/Asset ratio is lower than the indicating average ratio of 50.00%.
6..	The company's long-term capital/fixed asset ratio has been lowering each year; for the latest year, the long-term capital/fixed asset ratio is 131.42%, higher than the indicating ratio of 100.00%, showing that the company's fixed-asset investment all comes from the long-term capital, a phenomenon that makes the operation of the company stable and reasonable.
7.	The company's current ratio increased first then is decreasing; for the latest year, the company's current ratio is 368.97%, much higher than that of the average 179.40% for the companies in the same field, showing that the company has excellent short-term credit standing, and the company's current ratio is much higher than the indicating value of 130.00%.

8.	The company's quick ratio increased first then is decreasing; for the latest year, the company's quick ratio is 233.54%, much higher than that of the average 132.70% for the companies in the same field, showing that the company has excellent prompt credit standing, and the company's quick ratio is much higher than the indicating value of 80.00%
9.	The company's EBIT/Interest result increases each year; for the latest year, the EBIT/Interest result is 37.31, much higher than the average result of -1.5 for the other companies in the same field, showing that the company has excellent degree of creditor protection, and the EBIT/Interest result is much higher than the indicating value of 5.
10.	The company's gross sales revenue ratio decreases each year; for the latest year, the average gross sales revenue ratio is 39.22%, much better than the average of -0.60% for other companies in the same field, showing that the company has excellent direct production profit. For the latest year, the sales revenue ratio is much higher than both the average of -0.60% for other companies in the same field and the indicating value, showing that the company has excellent direct production profit.
11.	The company's operating profit ratio increases each year; for the latest three years the average operating profit ratio is 12.54%, much better than the average -1.90% for the other companies in the same field, as well as higher than the indicating value 8.00%, showing that the company, after deducting the administration cost, has excellent operational profit. For the most recent year, the annual operational profit ratio is 13.33%, much higher than the average ratio for the other companies in the same field, as well as higher than the indicating value, showing that recently the company has excellent operational profit after deducting the administration cost.
12.	The company's net profit ratio increased first but is decreasing later on; for the latest three years the average net profit ratio is 12.72%, much better than the average ratio -23.00% for other companies in the same field, as well as higher than the indicating value of 5.00%, showing that the company, after deducting all the cost and taxes, has excellent net profit. For the most recent year, the net profit ratio is 12.98%, much higher than the average ratio for the other companies in the same field, as well as higher than the indicating value, showing that the company recently has excellent net profit after deducting all the cost and taxes.

Fig. 5B

5 、 The data analysis diagnosis and conclusions

Financial structure & credit standing The company's long-term financial structure is healthy, with excellent short-term credit standing, showing that the company is stably run.
Earning power The company's earning power is excellent comparing to other companies in the same field; gradual expansion in a stable pace can be considered.
Operating performance ratio The company's overall operating performance is to be improved; the control of inventory, accounts receivable and the fixed capital is to be carefully monitored.
Growth power The company's overall growth power is fine; yet the growth rate for the most recent year has been decreasing, thus it is to be noticed if there is any environmental change of the field, along with ways to cope with the possible change.

Fig.6